

4D REAL ESTATE



PHOTO/ARA CONTENT

Wallpaper patters can be playful or fun to match a room's intended use.

Walls of passion

Wallpaper can transform a room into spirited living space

ARTICLE RESOURCE ASSOCIATION

It starts out innocently enough. Something captures the imagination and takes hold. One lesson in golf leads to a life-long obsession. A wine tasting is the beginning for a wine collection. These are the things that

come to define who we are and how we live. It is in this spirit that the Echo Collector's Home Collection from Gramercy was created.

"The patterns speak to the things people love," says Shihma Sun, design director for Gramercy. "They're playful and

fun — and they draw you in to take a closer look."

Movie buffs will delight in the pattern that mimics the movie posters of classics in film noir, musicals and westerns from the Golden Age of cinema; each is artfully layered in a collage of color. Other patterns take their

inspirations from eye-catching labels that will appeal to chocolate lovers, cigar aficionados, wine and fancy beer connoisseurs and gourmet coffee drinkers.

Memorabilia plays a big part in this collection of whimsical

Please see CREATIVE/5D

Honesty best policy for loan application

It is against the law to commit loan fraud. So don't consider it, under any circumstances.



ROLAND HAWKINS

Do not let anyone persuade you to make false statements on a loan application.

Stretching the truth, even a little can get you

in trouble in a court of law. Overstating your personal income on a loan application is also considered a federal offense. You shouldn't even misrepresent the length of your employment or places employed.

Lying about the source of your loan down payment and/or failing to disclose the nature and the amount of money put down on a contract.

When you apply for credit, every piece of information that you submit must be accurate.

Don't let anyone convince you to borrow more money than you need or can afford to comfortably repay. Overextending your credit limit may tax your ability to pay your bills on time. If you fall behind on your payments, you risk the loss of your home and good credit rating.

Please see HONESTY/5D



PHOTO/ARA CONTENT

Put patterns in your decor with today's easy wallpaper

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Suddenly patterns are everywhere you look. Big, bold flowers on this season's skirts, eye-popping patterns in catalogs, magazines and store displays all can put you in the mood to add some pattern to your life. Wallpaper is one fun way to get the look, and get it now.

If "fun" is not a word you associ-

ate with wallpaper, think again. Wallpaper is no longer those 1940s itty-bitty prints that made a sticky mess when you put them up or took them down. Thanks to big changes in the way it's made, wallpaper is now much easier to hang and even easier to remove, so you can experiment with pattern on your walls and yes, have fun with wallpaper. Here are

some tips to get you rolling.

Get Inspired

This is the fun part, but all the choices can be overwhelming. Before you go to the wallpaper store, practice your powers of observation. Become aware of the patterns that catch your eye as you go about your day. Take note of what you like best. And think

Please see PUI/5D

TRADING UP

Details create spring havens

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It's that time of year again when you might feel the urge to purge - otherwise known as spring cleaning. But think twice before trading in some of your home décor items - instead, trade them up. By adding small details to what you already have, you can achieve a chic and rejuvenated look for spring.

Think outside the boxes

Before relinquishing boxes of trinkets, "clutter-creators" and damaged accessories, consider repurposing items such as plain lamps and window treatments, tattered pillows and throws, or unused vases and china. Small details help create a spring haven with a fresh perspective and affordable materials such as decorative trim, mirrors and faux-flowers.

While taking inventory of the items you have to work with, begin visualizing your ideal décor. Need inspiration? Peruse the pages of your favorite magazines. Whether replicating a designer pillow for the family room or fashioning an outdated lamp in the guest room into something trendier, upgrading existing pieces will breathe new life into the room for the season.

Glam shams

Is the couch in perfect condition, but the pillows have seen better days? Redress your favorite furniture by using the tattered pillows as an insert for no-sew pillow shams. In just a few hours and with a little bit of creativity, you can achieve a glitzy designer look.

First, find a fabric with spring-infused hues and patterns that compliment the room. Measure the pillow and cut the fabric to the appropriate size. Take one piece of fabric with the pattern facing up, and run a small bead of Perfect Glue 1 adhesive along three sides. Next, place the other piece of fabric on top with right sides together and press firmly. Steam iron the three adhered sides to speed the curing process. Allow one hour for drying and then turn the sham right-side out. Insert the pillow into the sham, and glue the final hem. Use clothes pins to hold in place until dry.

Spring reflections

Continue your spring haven mission by creating an airy environment with accent mirrors in order to open up and visually extend spaces. Use mismatched pieces of china from your "junk" pile as frames for wall mirrors. For larger mirrors, chargers work great! Simply choose a circular mirror that fits into the center of the plate and adhere using strong craft glue, such as Perfect Glue 1. Apply a heavy object on top of the mirror and allow two hours for drying time.

In a new light

Lighten up your space figuratively, as well as aesthetically. That dated, albeit trusty lamp may be the perfect candidate for a makeover to better reflect your rejuvenated décor. Consider covering the offending lamp base with unique embellishments such as rope or artificial greenery. A versatile adhesive (such as Perfect Glue 1) will adhere to a variety of surfaces such as ceramic, metal, stone, and brass. Don't forget the lamp shade! Extend your creativity to design an eye-catching and complimentary shade to complete the lamp transformation.

Now that your imagination is blossoming, don't stop. Move on to the next space and continue to refresh your household items. And, remember - it's all in the details.

For more detailed information on how to create the



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